

# EXHIBIT A

**Bryant Banking Renegotiation****What it was**

|       | <u>Amount</u>    | <u>Where</u>    | <u>Rate</u>  | <u>Rate Detail</u>   | <u>Annual Interest Cost</u> |
|-------|------------------|-----------------|--------------|----------------------|-----------------------------|
|       | 35,300,000       | JPM             | 3.25%        | 3.25%                | 1,147,250                   |
|       | 55,300,000       | JPM             | 2.69%        | 2.25% + LIBOR        | 1,487,570                   |
|       | 13,400,000       | Enterprise      | 4.19%        | 3.75% + LIBOR        | 561,460                     |
|       | <u>2,900,000</u> | <u>Commerce</u> | <u>2.69%</u> | <u>2.25% + LIBOR</u> | <u>78,010</u>               |
| Total | 106,900,000      | 3 Banks         | 4 Lines      |                      | 3,274,290                   |

**What it is now**

|       | <u>Amount</u>    | <u>Where</u>    | <u>Rate</u>  | <u>Rate Detail</u>   | <u>Annual Interest Cost</u> |
|-------|------------------|-----------------|--------------|----------------------|-----------------------------|
|       | 104,000,000      | JPM             | 2.09%        | 1.65% + LIBOR        | 2,173,600                   |
|       | <u>2,900,000</u> | <u>Commerce</u> | <u>2.44%</u> | <u>2.00% + LIBOR</u> | <u>70,760</u>               |
| Total | 106,900,000      | 2 Banks         | 2 Lines      |                      | 2,244,360                   |

**Reduction in Interest Expense / Savings**

|               |           |       |           |           |
|---------------|-----------|-------|-----------|-----------|
| Annual amount | 3,274,290 | minus | 2,244,360 | 1,029,930 |
| 3 year term   |           |       |           | 3,089,790 |

**Payout structure**

|  |         |
|--|---------|
| 20% of reduction in interest expense / savings | 617,958 |
|--|---------|